ಕರ್ನಾಟಕ ವಿಧಾನ ಪರಿಷತ್ತು

ಸದಸ್ಯರ ಹೆಸರು	:	ಶ್ರೀಮತಿ ಎಸ್. ವೀಣಾ ಅಚ್ಚಯ್ಯ (ವಿಧಾನ ಸಭೆಯಿಂದ ಚುನಾಯಿತರಾದವರು)
ಚುಕ್ಕೆ ಗುರುತಿಲ್ಲದ ಪ್ರಶ್ನೆ ಸಂಖ್ಯೆ	:	**2022**
ಉತ್ತರಿಸಬೇಕಾದ ದಿನಾಂಕ	:	**27.03.2020.**
ಉತ್ತರಿಸಬೇಕಾದ ಸಚಿವರು	:	ಮಾನ್ಯ ಪಶುಸಂಗೋಪನೆ, ಹಜ್ ಹಾಗೂ ವಕ್ಫ್ ಸಚಿವರು

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<tr><th>ಕ್ರ.ಸಂ</th><th>ಪ್ರಶ್ನೆಗಳು</th><th>ಉತ್ತರಗಳು</th></tr>
<tr><td>ಅ.</td><td>ಹೈನುಗಾರಿಕೆಯಲ್ಲಿ ತೊಡಗಿಸಿಕೊಳ್ಳಲು ಬಯಸುವ ರಾಜ್ಯದ ರೈತರಿಗೆ ನಬಾರ್ಡ್ ಪ್ರಾಯೋಜಿತ ಯೋಜನೆಗಳಿಂದ ದೊರೆಯುವ ಸಾಲ, ಸಹಾಯಧನ ಹಾಗೂ ಇತರೆ ಸೌಲಭ್ಯಗಳೇನು: (ಪ್ರತಿ ಯೋಜನೆಗೆ ಸಂಬಂಧಿಸಿದ ಆದೇಶ, ಘಟಕ ವೆಚ್ಚ ಹಾಗೂ ರೈತರು ಪೂರೈಸಬೇಕಾದ ಷರತ್ತುಗಳ ಸಂಪೂರ್ಣ ವಿವರಗಳನ್ನು ಒದಗಿಸುವುದು)</td><td>ನಬಾರ್ಡ್ ಪ್ರಾಯೋಜಿತ ಹೈನುಗಾರಿಕೆ ವಿವರ ಕೆಳಕಂಡಂತೆ ಇರುತ್ತದೆ.
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ಗರಿಷ್ಠ– 10 ಹಸು
ಕನಿಷ್ಠ– 2 ಹಸು</td><td>10 ಹಸುಘಟಕ (ಸಾಮಾನ್ಯ) - 1.25 ಲಕ್ಷ
10 ಹಸುಘಟಕ (ಪ.ಜಾ/ಪ.ಪಂ) – 1.67 ಲಕ್ಷ
2 ಹಸುಘಟಕ (ಸಾಮಾನ್ಯ) - 25.000–00
ಹಸುಘಟಕ (ಪ.ಜಾ/ಪ.ಪಂ) -- 33.300–00</td></tr>
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ರೈತರು ಪೂರೈಸಬೇಕಾದ ಷರತ್ತುಗಳ ಮಾರ್ಗ ಸೂಚಿಯನ್ನು ಲಗತ್ತಿಸಿದೆ.</td></tr>
<tr><td>ಆ</td><td>2017–18, 2018–19 ಹಾಗೂ 2019–20ನೇ ಸಾಲಿನಲ್ಲಿ ಹೈನುಗಾರಿಕೆಗಾಗಿ, ನಬಾರ್ಡ್ ಪುರಸ್ಕೃತ ಯೋಜನೆಗಳಿಂದ ಕೊಡಗು ಹಾಗೂ ರಾಮನಗರ ಜಿಲ್ಲೆಯ ಎಷ್ಟು ರೈತರು ಸಾಲ ಸಹಾಯಧನ ಹಾಗೂ ಇತರೆ ಸೌಲಭ್ಯಗಳನ್ನು ಪಡೆದಿದ್ದಾರೆ? (ಫಲಾನುಭವಿಗಳ ಪಟ್ಟಿಯನ್ನು ಹೆಸರು ವಿಳಾಸ, ಪಡೆದಿರುವ ಸೌಲಭ್ಯಗಳ ವಿವರಗಳೊಂದಿಗೆ ನೀಡುವುದು)</td><td>ನಬಾರ್ಡ್ ಪುರಸ್ಕೃತ ಯೋಜನೆಯಡಿಯಲ್ಲಿ ರಾಮನಗರ ಮತ್ತು ಕೊಡಗು ಜಿಲ್ಲೆಗಳಲ್ಲಿ ಕಳೆದ ಮೂರು ವರ್ಷಗಳಲ್ಲಿ ಯಾವುದೇ ಸಾಲ ಸೌಲಭ್ಯಗಳನ್ನು ಪಡೆದಿರುವುದಿಲ್ಲ.</td></tr>
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ಪಸಂಮೀ 148 ಸಲೆವಿ 2020

ಪ್ರಭು ಬಿ. ಚವ್ಹಾಣ್

ಪಶುಸಂಗೋಪನೆ, ಹಜ್ ಮತ್ತು ವಕ್ಫ್ ಸಚಿವರು.

OPERATIONAL GUIDELINES ON DAIRY ENTREPRENEURSHIP DEVELOPMENT SCHEME

1. Background

1.1. Department of Animal Husbandry, Dairying and Fisheries, (DAHD&F) GoI during the year 2005-06 launched a pilot scheme titled "Venture Capital Scheme for Dairy and Poultry". The main objective of the scheme was to extend assistance for setting up small dairy farms and other components to bring structural changes in the dairy sector. Assistance under the scheme is extended in the form of Interest Free Loan (IFL) to individuals, SHGs, NGOs, Cooperatives, companies for selected components. As on 31 March 2010, 15368 units were extended IFL assistance of Rs 146.91 crore through out the country.

1.2. An evaluation of the scheme revealed that the scheme had created a major impact in the area of financing of milch animals in some States and the farmers at ground level derived benefit from the scheme. The study has recommended to remove the restrictive clause on financing of milch animals in Operation Flood areas. Further, there are requests from many quarters including farmers, State Animal Husbandry Departments and banks to convert the mode of implementation of the scheme from IFL to capital subsidy mode.

1.3.After detailed discussions with all the stakeholders, it has been decided by DAHD&F, the nodal department to change the mode of implementation, revise the existing unit costs and bring some more components for assistance under the purview of the scheme. As the scheme aims at promoting entrepreneurial qualities, the revised scheme has been named as **"Dairy Entrepreneurship Development Scheme"(DEDS.)**

2. Objectives of the scheme

- To promote setting up of modern dairy farms for production of clean milk
- To encourage heifer calf rearing thereby conserve good breeding stock
- To bring structural changes in the unorganized sector so that initial processing of milk can be taken up at the village level itself.
- To bring about upgradation of quality and traditional technology to handle milk on a commercial scale
- To generate self employment and provide infrastructure mainly for unorganized sector.

3. Implementing period and Area of operation

The scheme will be implemented during the remaining XI plan period through out the country with out restrictions applicable to Operation Flood areas for financing of milch

animals. The scheme will come into effect from 1 September 2010 i.e proposals sanctioned and disbursed by the banks on or after 1 September 2010 shall be covered under the revised scheme i.e DEDS and sanctions under the old scheme (DVCF) will not be entertained thereafter.

4 .Eligibility

4.1. Farmers, individual entrepreneurs, NGOs, companies , groups of unorgainsed and organized sector etc. Groups of organized sector include self help groups, dairy cooperative societies, milk unions , milk federations etc.

4.2. An individual will be eligible to avail assistance for all the components under the scheme but only once for each component

4.3. More than one member of a family can be assisted under the scheme provided they set up separate units with separate infrastructure at different locations. The distance between the boundaries of two such farms should be at least 500m.

5 Subsidy.

5.1. Components that can be financed, indicative unit cost and pattern of assistance are given below

S.No	Component	Unit Cost	Pattern of Assistance
i	Establishment of small dairy units with crossbred cows/ indigenous descript milch cows like Sahiwal, Red Sindhi, Gir, Rathi etc / graded buffaloes upto 10 animals	Rs 5.00 lakh for 10 animal unit – minimum unit size is 2 animals with an upper limit of 10 animals.	25% of the outlay (33 .33 % for SC / ST farmers,) as back ended capital subsidy subject to a ceiling of Rs 1.25 lakh for a unit of 10 animals (Rs 1.67 lakh for SC/ST farmers,). Maximum permissible capital subsidy is Rs 25000 (Rs 33,300 for SC/ST farmers)for a 2 animal unit. Subsidy shall be restricted on a prorata basis depending on the unit size
ii	Rearing of heifer calves – cross bred, indigenous descript milch breeds of cattle and of graded buffaloes – upto 20 calves	Rs 4.80 lakh for 20 calf unit – minimum unit size of 5 calves with an upper limit of 20 calves	25% of the outlay (33.33 % for SC / ST farmers) as back ended capital subsidy subject to a ceiling of Rs 1.20 lakh for a unit of 20 calves (Rs 1.60 lakh for SC/ST farmers). Maximum permissible capital subsidy is Rs 30,000 (Rs 40,000 for SC/ST farmers) for a 5 calf unit. Subsidy shall be restricted on a prorata basis depending on the unit size
iii	Vericompost (with milch animal unit .To be considered with milch animals and not separately)	Rs 20,000/-	25% of the outlay (33.33 % for SC / ST farmers)as back ended capital subsidy subject to a ceiling of Rs 5,000/- (Rs 6700/- for SC/ST farmers,).

iv	Purchase of milking machines /milkotesters/bulk milk cooling units (upto 2000 lit capacity)	Rs 18 lakh	25% of the outlay (33.33 % for SC / ST farmers) as back ended capital subsidy subject to a ceiling of Rs 4.50 lakh (Rs 6.00 lakh for SC/ST farmers).
v	Purchase of dairy processing equipment for manufacture of indigenous milk products	Rs 12 lakh	25% of the outlay (33.33 % for SC / ST farmers) as back ended capital subsidy subject to a ceiling of Rs 3.00 lakh (Rs 4.00 lakh for SC/ST farmers).
vi	Establishment of dairy product transportation facilities and cold chain	Rs 24 lakh	25% of the outlay (33.33 % for SC / ST farmers) as back ended capital subsidy subject to a ceiling of Rs 6.00 lakh (Rs 8.00 lakh for SC/ST farmers).
vii	Cold storage facilities for milk and milk products	Rs 30 lakh	25% of the outlay (33.33 % for SC / ST farmers) as back ended capital subsidy subject to a ceiling of Rs 7.50 lakh (Rs 10.00 lakh for SC/ST farmers).
viii	Establishment of private veterinary clinics	Rs 2.40 lakh for mobile clinic and Rs 1.80 lakh for stationary clinic	25% of the outlay (33.33 % for SC / ST farmers) as back ended capital subsidy subject to a ceiling of Rs 60,000/- and Rs 45,000/- (Rs 80,000/- and Rs 60,000/- for SC/ST farmers) respectively for mobile and stationary clinics
ix	Dairy marketing outlet / Dairy parlour	Rs 56,000/-	25% of the outlay (33.33 % for SC / ST farmers) as back ended capital subsidy subject to a ceiling of Rs 14,000/-(Rs 18600/- for SC/ST farmers).

6. Funding pattern

- Entrepreneur contribution (margin) - 10 % of the outlay (minimum)
- Back ended capital subsidy - as indicated above at 5.1.
- Effective Bank Loan - Balance portion, Minimum of 40% of the outlay

7. Linkage with credit

Assistance under the scheme would be purely credit linked and subject to sanction of the project by eligible financial institutions

8. Eligible financial institutions

a. Commercial Banks

b. Regional Rural Banks

c. State Cooperative Banks

d. State Cooperative Agriculture and Rural Development Banks: and

e. Such other institutions, which are eligible for refinance from **NABARD.**

9. Sanction by banks

9.1 The entrepreneurs shall apply to their banks for sanction of the project. The bank shall appraise the project as per their norms and if found eligible, sanction the total outlay excluding the margin, as the bank loan. The loan amount is then disbursed in suitable instalments depending on the progress of the unit. After the disbursement of first instalment of the loan, the bank shall apply to the concerned Regional Office of NABARD for sanction and release of subsidy in the format given in **Annexure I.**

10. Project Sanctioning Committee(PSC)

10.1. As in the earlier Dairy Venture Capital Fund Scheme, the existing PSC of NABARD Regional Office shall examine the proposals placed before it and sanction the subsidy in case of eligible proposals

11. Release of subsidy

11.1. After sanction of the subsidy by the PSC, the Regional Office of NABARD shall release the subsidy amount after confirming the availability of funds from NABARD Head Office. The subsidy shall be released on first come first serve basis subject to availability of funds.

11.2. Immediately after receipt of subsidy amount from NABARD, the implementing bank branch should credit the subsidy to the reserve fund of the borrower. A Utilization Certificate in the prescribed format (**Annexure II**) shall be submitted by the participating bank to NABARD to the effect that the amount of subsidy received by them has been fully utilized and adjusted in the books of account within the overall guidelines of the scheme.

12. Repayment

12.1. Repayment Period will depend on the nature of activity and cash flow and will vary between 3- 7 years. Grace period may range from 3 to 6 months in case of dairy farms to 3 years for calf rearing units (to be decided by the financing bank as per needs of individual projects).

12.2. The recovery of loan will be based on net loan amount only. i.e. not including subsidy, which will be adjusted by the concerned bank after effective bank loan and interest thereon has been repaid .i..e. The repayment schedules will be drawn on the total amount of the loan (including subsidy) in such a way that the subsidy amount is adjusted after liquidation of net bank loan (excluding subsidy).

13. Rate of Interest

Rate of interest on the loans shall be as per RBI guidelines and declared policy of the bank in this regard. The bank may charge interest on the entire loan amount till the subsidy is

received and from the date of receipt of subsidy by the implementing branch, interest has to be charged only on the effective bank loan portion i.e. outlay excluding the margin and subsidy

14. Security

The security for availing the loan will be as per guidelines issued by RBI from time to time.

15. Time limit for Completion of the project.

(a) Time limit for completion of the project (except for calf rearing units where disbursements are expected to continue till two years) would be as envisaged under the project, subject to maximum of 9 months period from the date of disbursement of the first instalment of loan which may be extended by a further period of 3 months, if reasons for delay are considered justified by the financial institution concerned.

(b) If the project is not completed within the stipulated period, benefit of subsidy shall not be available and advance subsidy placed with the participating bank, if any, will have to be refunded forthwith to NABARD

16.Refinance Assistance from NABARD

NABARD would provide refinance assistance to commercial banks, RRBs, SCBs SCARDBs and other such eligible institutions. Quantum and rate of interest on refinance will be as decided by NABARD from time to time.

17. Adjustment of subsidy

17.1. The capital subsidy will be back ended with minimum **lock-in period of 3 years.**

17.2. The capital subsidy should be refunded one year after the account becoming NPA and remaining NPA as on date..

17.3. The capital subsidy will be adjusted against the last few installments of repayment of bank loan.

17.4. The capital subsidy admissible under the scheme will be kept in the "Subsidy Reserve Fund Account (Borrower-wise) in the books of the financing bank. No interest will be paid on this amount by the bank. In view of this, for the purposes of charging interest on the loan component, the subsidy amount should be excluded. The balance lying to the credit of the " Subsidy Reserve Fund Account" will not form part of Demand and Time Liabilities for calculation of CRR and SLR.

18. Monitoring

18.1. Joint Monitoring Committee (JMC) consisting of representatives of NABARD, concerned banks and State Secretaries-in-charge of Animal Husbandry and Dairying under

chairmanship of Joint Secretary (DD) will review implementation of the scheme at regular intervals.

18.2. The PSC will review the progress on quarterly basis.

18.3. The participating banks should conduct periodic inspections of the units and give a feedback to the PSC on a consolidated basis.

18.4. The units set up under the scheme will be field monitored on a sample basis by NABARD and major observations will be put up to JMC for discussion.

19. The discretion to modify the unit cost is vested with an Empowered Committee under the Chairmanship of Secretary (ADF).

20. Other Conditions

- The participating banks will adhere to the norms of appraising the projects regarding technical feasibility and commercial/financial viability.
- All possible care will be taken to avoid duplication of projects under the scheme with similar projects implemented by Directorate of Agicultural Marketing, Ministry of Agriculture in the same areas.
- The participating banks should ensure insurance of the assets created under the project, wherever required.
- A signboard displaying "**Assisted by Department of Animal Husbandry Dairying and Fisheries, Ministry of Agriculture, Government of India through NABARD**" will be exhibited at the unit.
- Pre and post completion inspection of the project shall be undertaken by the participating bank to verify physical, financial and operational progress as and when required.
- DAHD&F reserves the right to modify, add and delete any terms / conditions without assigning any reason.
- DAHD&F's interpretation of various terms will be final.
- DAHD&F reserves the right to recall any amount given under the scheme without assigning any reason thereof.
- Pre and post inspection would be undertaken by DAHD&F/NABARD to find out the physical and financial progress as and when required.
- Other operational instructions issued by DAHD&F / NABARD from time to time will be strictly followed